Fill in this information to identify your case:	With the state of	
United States Bankruptcy Court for the: Eastern District of New York		
Case number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

		TO THE STATE OF TH					
	usi da	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case)				
1.	Your full name	2 3					
	Write the name that is on your government-issued picture	Fernella					
	identification (for example,	First name	First name				
	your driver's license or passport).	Middle name	Middle name				
	Bring your picture	Glas gow	The state of the s				
	identification to your meeting with the trustee.	Last name /	Last name				
	2000	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)				
_							
	All other names you						
have used in the last 8 years		First name	First name				
	Include your married or maiden names.	Middle name	Middle name				
		Last name	Last name				
		First name	First name				
		Middle name	Middle name				
		Last name	Last name				
	Only the last 4 digits of	2000					
	your Social Security	xxx - xx - 3008	xxx - xx				
	number or federal Individual Taxpayer	OR	OR				
	Identification number (ITIN)	9 xx - xx	9 xx - xx				

Debtor 1 First Name Middle	Ha Flassgow Last Name Government Last Name	Case number (# known)
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Any business names and Employer Identification Numbers	I have not used any business names or EINs.	☐ I have not used any business names or EINs.
(EIN) you have used in the last 8 years	Business name	Business name
Include trade names and doing business as names	Business name	Business name
	EIN	EIN — - — — — — —
	EIN	EIN — -—————
Where you live	THE PARTY OF THE P	If Debtor 2 lives at a different address:
	3708 Avenue H	Number Street
	Brooklyn NY 112/0 City State ZIP Code	City State ZIP Cod
	Kings	
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
3	Number Street	Number Street
	P.O. Box	P.O. Box
	City State ZIP Code	City State ZIP Code
Why you are choosing this district to file for	Check one:	Check one:
bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition. I have lived in this district longer than in any other district.
	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

Debtor 1 First Name Middle	a by	455gow		Case number (f known)			
Part 2: Tell the Court Ab	out Your	Bankruptcy Ca	nse					
7. The chapter of the Bankruptcy Code you	Check for Ba	one. (For a brief onkruptcy (Form 20	description of each, see No 10)). Also, go to the top of	tice Required by to page 1 and check	11 U.S.C. § 342(b) for Individuals Filing the appropriate box.			
are choosing to file under	□ ch	Chapter 7						
under	☐ Ch	apter 11						
	☐ Ch	apter 12						
	OD Ch	apter 13						
s. How you will pay the fee	loc you sub with I ne App	al court for more urself, you may pomitting your pay in a pre-printed a seed to pay the folication for Individuals, a judge may than 150% of the	e details about how you and with cash, cashier's went on your behalf, you ddress. ee in installments. If you diduals to Pay The Filling ee be waived (You may but is not required to, the official poverty line the	may pay. Typica check, or money our attorney may bu choose this of Fee in Installment request this opwaive your fee, at applies to you	neck with the clerk's office in your ally, if you are paying the fee yorder. If your attorney is pay with a credit card or check option, sign and attach the ents (Official Form 103A). Ition only if you are filing for Chapter 7 and may do so only if your income is aur family size and you are unable to nost fill out the Application to Have the			
Have you filed for bankruptcy within the	□ No		e Waived (Official Form	103B) and file it	with your petition.			
last 8 years?	☐ Yes.	District	When	MM / DD / YYYY	Case number			
		District	When		Case number			
		District	When	MM / DD / YYYY	Carriera			
		District	vvnen	MM / DD / YYYY	Case number			
. Are any bankruptcy	₩ No							
cases pending or being filed by a spouse who is	Yes.	Debtor			Relationship to you			
not filing this case with you, or by a business partner, or by an affiliate?		District	When	MM / DD / YYYY	Case number, if known			
annater		Debtor			· Company of the Comp			
		District	When		Relationship to you			
	- 12		Wild	MM / DD / YYYY	Case number, if known			
. Do you rent your residence?	No. Yes.	Go to line 12. Has your landlord residence?	obtained an eviction judge	ment against you a	and do you want to stay in your			
		No. Go to line	12.					

Debtor 1 First Name Middle Na	F/45590W	Case number (# known)			
art 3: Report About Any	Businesses You Own as a S	iole Proprietor			
. Are you a sole proprietor	No. Go to Part 4.				
of any full- or part-time business?	Yes. Name and location of	business			
A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as	Name of business, if any				
a corporation, partnership, or LLC. If you have more than one	Number Street				
sole proprietorship, use a					
separate sheet and attach it to this petition.		State ZIP Code			
2 212 5 202 1	City	State ZIP Code			
	Check the appropriate	box to describe your business:			
	☐ Health Care Busin	ess (as defined in 11 U.S.C. § 101(27A))			
	☐ Single Asset Real	Estate (as defined in 11 U.S.C. § 101(51B))			
	☐ Stockbroker (as de	efined in 11 U.S.C. § 101(53A))			
	☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))				
	■ None of the above				
3. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	can set appropriate deadlines. most recent balance sheet, sta any of these documents do not No. I am not filing under C	ster 11, but I am NOT a small business debtor according to the definition in			
244.423.34	Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.				
rt 4: Report if You Own		operty or Any Property That Needs Immediate Attention			
Keport II Tou Owil	or mave Any mazardous Pro	perty of Any Property That Reeds Immediate Attention			
Do you own or have any	₽ No				
property that poses or is alleged to pose a threat	☐ Yes. What is the hazard?	\ <u></u>			
of imminent and identifiable hazard to					
public health or safety? Or do you own any property that needs immediate attention?	If immediate attention	n is needed, why is it needed?			
For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?					
	Where is the propert	y?			
		Number Street			
		City State ZIP Code			

Debtor 1

Fernella 6/455gow

Case number (# known)	

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About	Debtor 1	:
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You must check one:

- ☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
 - Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
- ☑ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required	to receive a	briefing about
credit counseling	because of	5

- Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making
 - rational decisions about finances.
- ☐ Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
- Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

☐ Incapacity. I have a mental illness or a mental deficiency that makes me

incapable of realizing or making rational decisions about finances.

☐ Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I

Active duty. I am currently on active military duty in a military combat zone.

reasonably tried to do so.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Part & Answer These Que	stions for Reporting Purp	oses		
16. What kind of debts do	16a. Are your debts prin as "incurred by an indiv	narily consumer debts? Consumer delidual primarily for a personal, family, or hou	b(s are defined in 11 U.S.C. § 101(8) usehold purpose."	
you have?	No. Go to line 16b. Yes. Go to line 17.			
	16b. Are your debts prim money for a business of	narily business debts? Business debts investment or through the operation of the	are debts that you incurred to obtain business or investment.	
	No. Go to line 16c. Yes. Go to line 17.			
	16c. State the type of debts y	rou owe that are not consumer debts or bu	siness debts.	
17. Are you filing under Chapter 7?	No. I am not filing under	Chapter 7. Go to line 18.		
Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	☐ Yes. I am filing under Cha	opter 7. Do you estimate that after any exer uses are paid that funds will be available to	npt property is excluded and distribute to unsecured creditors?	
8. How many creditors do you estimate that you owe?	☐ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	- \(\begin{array}{c} 1,000-5,000 \\ \begin{array}{c} 5,001-10,000 \\ \begin{array}{c} 10,001-25,000 \end{array}	25,001-50,000 50,001-100,000 More than 100,000	
estimate your assets to be worth?	□ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion	
Part 7/2 Sign Below				
For you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.			
	If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.			
	If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).			
	I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.			
	I understand making a false st with a bankruptcy case can rea 18 U.S.C. §§ 152, 1341, 1519	atement, concealing property, or obtaining sult in fines up to \$250,000, or imprisonmen and 3571.	money or property by fraud in connection to rup to 20 years, or both.	
		G/4555ow * Signature		

Debtor 1 First Name Middle Ner	a Hassgow Lagorhamo	Case number (if known)				
For your attorney, if you are represented by one If you are not represented by an attorney, you do not need to file this page.	I, the attorney for the debtor(s) named in the to proceed under Chapter 7, 11, 12, or 13 of available under each chapter for which the the notice required by 11 U.S.C. § 342(b) a knowledge after an inquiry that the information of the control of t	person is eligible. I also certify I	that I ha	ave o	delive s, ce s inco	ered to the debtor(s)
	Printed name					
	Firm name					
	Number Street					
	City	State	ZIP Co	ode		
	Contact phone	Email address	_		_	
	Bar number	State				

Debtor 1 First Name Medite Name Last Name

Case number (# tnown)_____

For you if you are filing this bankruptcy without an attorney

If you are represented by an attorney, you do not need to file this page. The law allows you, as an individual, to represent yourself in bankruptcy court, but you should understand that many people find it extremely difficult to represent themselves successfully. Because bankruptcy has long-term financial and legal consequences, you are strongly urged to hire a qualified attorney.

To be successful, you must correctly file and handle your bankruptcy case. The rules are very technical, and a mistake or inaction may affect your rights. For example, your case may be dismissed because you did not file a required document, pay a fee on time, attend a meeting or hearing, or cooperate with the court, case trustee, U.S. trustee, bankruptcy administrator, or audit firm if your case is selected for audit. If that happens, you could lose your right to file another case, or you may lose protections, including the benefit of the automatic stay.

You must list all your property and debts in the schedules that you are required to file with the court. Even if you plan to pay a particular debt outside of your bankruptcy, you must list that debt in your schedules. If you do not list a debt, the debt may not be discharged. If you do not list property or properly claim it as exempt, you may not be able to keep the property. The judge can also deny you a discharge of all your debts if you do something dishonest in your bankruptcy case, such as destroying or hiding property, falsifying records, or lying. Individual bankruptcy cases are randomly audited to determine if debtors have been accurate, truthful, and complete. Bankruptcy fraud is a serious crime; you could be fined and imprisoned.

If you decide to file without an attorney, the court expects you to follow the rules as if you had hired an attorney. The court will not treat you differently because you are filing for yourself. To be successful, you must be familiar with the United States Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, and the local rules of the court in which your case is filed. You must also be familiar with any state exemption laws that apply.

Are you aware that filing for bankruptcy is a serious action with long-term financial and legal consequences?
□ No
Yes
Are you aware that bankruptcy fraud is a serious crime and that if your bankruptcy forms are inaccurate or incomplete, you could be fined or imprisoned?
□ >∞
☑ Yes
Did you pay or agree to pay someone who is not an attorney to help you fill out your bankruptcy forms?
Yes. Name of Person
Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Division have I released down that I down the I

By signing here, I acknowledge that I understand the risks involved in filing without an attorney. I have read and understood this notice, and I am aware that filing a bankruptcy case without an attorney may cause me to lose my rights or property if I do not properly handle the case.

Signature of Debtor 1	Signature of Debtor 2
Date 11/28/2023	Date MM / DD / YYYY
Contact phone (929) 409-9772	Contact phone
Cell phone	Cell phone
Email address BS 09 Proper agmail	Email address

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF NEW YORK

www.nyeb.uscourts.gov

STATEMENT PURSUANT TO LOCAL BANKRUPTCY RULE 1073-2(b)

D	EBTOR(S):	ternella	6-16 ssgow	CASE NO.:			
Re	Pursuant to Lo	ocal Bankruptcy Rule etitioner's best knowle		other petitioner) hereby makes the following disclosure concerning			
an; are par	OTE: Cases shall be y time within eight y affiliates, as defined triners; (vi) are partners	deemed "Related Cases before the filing of in 11 U.S.C. § 101(2) erships which share on	ses" for purposes E.D.N.Y LE of the new petition, and the de (); (iv) are general partners in	BR 1073-1 and E.D.N.Y LBR 1073-2 if the earlier case was pending at blors in such cases (i) are the same; (ii) are spouses or ex-spouses; (iii) the same partnership; (v) are a partnership and one more of its general artners; or (vii) have, or within 180 days of the commencement of either the property of another estate under 11 U.S.C. § 541(a).]			
v	NO RELATED C	ASE IS PENDING	OR HAS BEEN PENDING	AT ANY TIME.			
13	THE FOLLOWI	NG RELATED CAS	E(S) IS PENDING OR HAS	BEEN PENDING:			
1.	CASE NO.:		JUDGE:	DISTRICT/DIVISION:			
				Closing:			
		TUS OF RELATED					
			(Discharged/awaiting	g discharge, confirmed, dismissed, etc.			
	MANNEI	R IN WHICH CASES	S ARE RELATED: (Refer to	NOTE above):			
•	REAL PROPERTY	AS LISTED IN DEE	BTOR'S SCHEDULE "A/B -	DIVIDUAL" PART 1 (REAL PROPERTY): - PART I" WHICH WAS ALSO LISTED IN SCHEDULE "A/B" OF			
	SCHEDULE A/B: PROPERTY): RE	ASSETS - REAL P	ROPERTY "OFFICIAL FO LISTED IN DEBTOR'S SCH	DRM 206A/B - <u>NON-INDIVIDUAL</u> " PART 9 (REAL EDULE "A/B - PART 9" WHICH WAS ALSO LISTED IN			
2.	CASE NO.:		JUDGE:	DISTRICT/DIVISION:			
	CASE PENDING:	(YES/NO):	[If closed] Date of C	Closing:			
	CURRENT STATUS OF RELATED CASE:						
	(Discharged/awaiting discharge, confirmed, dismissed, etc.						
	MANNER	IN WHICH CASES		NOTE above):			
•	SCHEDULE A/B:	PROPERTY "OFFI AS LISTED IN DEB	CIAL FORM 106A/B - INC	DIVIDUAL" PART 1 (REAL PROPERTY): PART 1" WHICH WAS ALSO LISTED IN SCHEDULE "A/B" OF			
•		DED	ROPERTY "OFFICIAL FO TOR'S SCHEDULE "A/B –	ORM 206A/B - <u>NON-INDIVIDUAL</u> " PART 9 (REAL PROPERTY): PART 9" WHICH WAS ALSO LISTED IN SCHEDULE "A/B" OF			

[OVER]

	CASE NO.:	JUDGE:	DISTRICT/DIVISION:				
	CASE PENDING: (YES/NO):	[If closed] Date of	Closing:				
	CURRENT STATUS OF RELATED CASE: (Discharged/awaiting discharge, confirmed, dismissed, etc.)						
	MANNER IN WHICH CAS	ES ARE RELATED: (Refer t	o NOTE above):				
	SCHEDULE A/B: PROPERTY "OFFICIAL FORM 106A/B - INDIVIDUAL" PART I (REAL PROPERTY):						
	REAL PROPERTY AS LISTED IN DEBTOR'S SCHEDULE "A/B - PART I" WHICH WAS ALSO LISTED IN SCHEDULE "A/B" OF						
F	RELATED CASES:						
_ 5	SCHEDULE A/B: ASSETS - REAL	PROPERTY "OFFICIAL FO	ORM 206A/B - NON-INDIVIDUAL" PART 9 (REAL				
	PROPERTY): REAL PROPERTY AS LISTED IN DEBTOR'S SCHEDULE "A/B - PART 9" WHICH WAS ALSO LISTED IN						
S	SCHEDULE "A/B" OF RELATED CASES:						
D	e eligible to be debtors. Such an indi	vidual will be required to file	e a statement in support of his/her eligibility to file.				
T I C	TO BE COMPLETED BY DEBTOR am admitted to practice in the Easter ERTIFICATION (to be signed by p	vidual will be required to file /PETITIONER'S ATTORNI ern District of New York (Y/) ro-se debtor/petitioner or de	EY, AS APPLICABLE:				

Failure to fully and truthfully provide all information required by the E.D.N.Y LBR 1073-2 Statement may subject the debtor or any other petitioner and their attorney to appropriate sanctions, including without limitation conversion, the appointment of a trustee or the dismissal of the case with prejudice.

NOTE: Any change in address must be reported to the Court immediately IN WRITING. Dismissal of your petition may otherwise result.

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF NEW YORK

In re:	Х		Case No.:
	()		Chapter 13
Fernella	6-1255gow		
	Debtor(s)		
	х		
	NOTICE TO	O PRO SE DEB	TORS
1	Marie Comment		representing you (pro-se), please
Debtor(s) Name:	Fernella	G/95900	1. com
Address:	3708 Avenue	H, Brookly	n NY 11210
E-mail Address:	BS 09 Prop	er agmai	1.com
PLEASE CHECK	THE APPROPRIAT	E BOXES:	
I / WE PAIL	THE FILING FEE IN	FULL	
□ I / WE APP	LIED FOR INSTALLN	MENT PAYMEN	TS OR WAIVER OF FILING FEE
□ LIST PREV CASE NUM	VIOUS FILINGS [if and	y applicable] 2	3
I / WE DID AND SCH		ANCE IN PREPA	RATION / FILING OF PETITION
I / WE HAI SCHEDUL	O ASSISTANCE IN PR ES (if this box is check	REPARATION / I	FILING OF PETITION AND lete the following)
NAME OF PERS	ON THAT ASSISTEI	D:	
ADDRESS:			
TELEPHONE:			
AMOUNT PAID:	s	DATE OF PA	AYMENT
Dated: 11 2	3/2023		
15 Fernella (Debtor's S	Flysgow		
(Debtor's S	lignatufe)		(Joint Debtor's Signature)

UNITED STATES BANKRUPTCY COURT EASTERN DISTRICT OF NEW YORK

Chapter 13
ATRIX/LIST OF CREDITORS
for the debtor(s) hereby verifies that the ue and correct to the best of his or her
1st Fernella Classgow Debtor
oint Debtor
Attorney for Debtor
]

Knuckles Komosinki & Manfro LLP 565 Taxter Road Suite 590 Elmsford, NY 10523

Rushmore PO Box 55004 Irvine, CA 92819

US Bank 1200 Energy Park Drive St Paul, MN 55108